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PATENT  
040252

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Applicant:** Curry et al. )  
 )  
**Serial No.:** 10/811,318 ) **Examiner:**  
 )  
**Filing Date:** March 26, 2004 ) **Art Unit:**

**Title:** STRUCTURED CREDIT ENHANCEMENTS

**INFORMATION DISCLOSURE STATEMENT**

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Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the reference(s) listed on the accompanying form PTO/SB/08. A copy of each reference is enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date: Apr. 14, 2004

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PTO/SB/08A (10-01)

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<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		<b>Application Number</b>	10/811,318		
		<b>Filing Date</b>	March 26, 2004		
		<b>First Named Inventor</b>	Curry		
		<b>Art Unit</b>			
		<b>Examiner Name</b>			
<b>Sheet</b>	1	<b>of</b>	1	<b>Attorney Docket Number</b>	040252

<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>			
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published</b>	<b>T<sup>2</sup></b>
		Moore, "Bond Insurance as a Form of Credit Enhancement in California's Municipal Bond Market," June 2003.	
		Neal, "Credit Derivatives: New Financial Instruments for Controlling Credit Risk", <i>Economic Review</i> , 1996.	

<b>Examiner Signature</b>		<b>Date Considered</b>	
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